**Student table:**

The dependencies between **StdNo** and **StdEmail** violate BCNF. Both **StdNo** and **StdEmail** are determinants

**Student** ( **StdNo** , StdName, StdEmail, StdAddress, StdCity, StdState, StdZip )

UNIQUE(StdEmail)

**Institution table:**

The dependencies between **InstNo** and **InstName** violate BCN

**Institution** ( **InstNo** , InstName, InstMascot)

UNIQUE(InstName)

**Lender table:**

The dependencies between **LenderNo** and **LenderName** violate BCN

**Lender** ( **LenderNo** , LenderName)

UNIQUE(LenderName)